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July 24, 2017

*Amy Berkowitz-Ortiz, Esq.*  
*1225 Franklin Ave.*  
*Suite 325*  
*Garden City, NY 11530*  
*516-791-1142*  
[\*aboesq@optonline.net\*](mailto:aboesq@optonline.net)

Re: Begum S. Nassa  
Property: 58-64 43rd Avenue, Woodside, NY 11377  
Lender/Servicer: Wells Fargo Bank, N.A.  
Case No. 17-43078-nhl  
Loan No. ...0494

Dear Amy Berkowitz-Ortiz, Esq:

My firm represents Wells Fargo Bank, N.A. regarding the above referenced property. According to our records, you represent the above referenced debtor in relation to a bankruptcy filing.

This letter is to inform you that your client may be eligible for loss mitigation alternatives. To facilitate an effective loss mitigation arrangement we are contacting your office to see if your client would like to discuss opportunities that may ease the hardship.

**Documents that need to be updated every 60 days (I.e. a form from January 1, 2012 would be current until March 1, 2012)**

☒ **RMA form (attached):**

**Please note:**

- This form now also contains the Dodd-Frank Certification
- All sections of this form must be filled out, whether they are applicable or not. If they do not apply, put a "N/A" in the field. If a certain section of the financial worksheet aspect is not applicable, similarly either put an "N/A" or "0" rather than leaving it blank. Also, ensure to indicate on page two (2) of this form in the top right corner the amount of people residing in the household. Lastly, sign and date the bottom of the form.

☒ **Financial worksheet (attached)**

☒ **The most current and consecutive bank statements (all accounts, all pages) for the past three (3) months:**

**Please note:**

- To ensure there is no confusion, clearly mark each deposit as either "payroll," "contribution," "rent," etc.

- All sources of income must be reflected in the bank statements as deposits to be “verifiable” and therefore used in the income calculations.
- If the borrower does not receive traditional paper bank statements in the mail, printouts are acceptable, but please note that the borrower’s name, the account number, the banking institution’s name, and the indication of what time period the statement is for must be on the form, and all pages (even if they are blank) must be provided.

☒ **The most current and consecutive proof of income for the past thirty (30) days:**

- One (1) month of the borrower(s)’ most recent pay stubs.
- If the borrower(s) are self employed, then the secured creditor will require the most recent three (3) months’ profit and loss statements as well as three (3) months bank statements. These profit and loss statements must state the business name and address, as well the financial information regarding income and expenses during the covered time period. These profit and loss statements must be signed and dated.

☒ **The most current utility bill reflecting the borrower(s)’ name and property address:**

☒ **Contribution income from an occupant of the property who is a non-borrower** (did not sign the note/mortgage). In the situation described in the preceding sentence the following must also be provided:

- Contribution letter signed and dated by the contributor, stating the contributor’s relationship to the borrower, as well as the specific amount and frequency of the contribution.
- The address where the contributor resides.
- The deposits from the contributor must be reflected in the borrower(s)’ bank statements to be “verifiable” and therefore able to be used in the income calculations for modification.
- The most current utility bill, cell phone bill, credit card bill/statement, etc. in the contributor’s name indicating the property address.
- The most current and consecutive proof of income for the past thirty (30) days for the contributor.

☒ **Rental Income:**

- Copies of the lease agreement signed and dated by both the landlord and tenant. The lease agreement must be valid for the next six (6) months and/or have a “month to month” clause to be usable in the income calculations.
- Deposits of the rental income must be shown in the bank statements that are submitted; alternatively, copies of the last three (3) months cancelled rent checks may be provided to verify the income.

**Documents that need to be updated every 90 days - (I.e. a form from January 1, 2012 would be current until April 1, 2012).**

☒ **IRS 4506T form** (attached):

**Please note:**

- This form must be completed, and signed and dated. If the form comes with pre-entered information in line 5, then leave it as it is; if it is blank, leave it blank. On line 6, ensure to indicate “1040.” Make sure to check box 6a. Lastly, on line 9 enter the years of the tax returns being requested (i.e. 2010 and 2011) in mm/dd/yyyy format.

☒ **Hardship letter, signed and dated with the current date:**

**Please note:**

- This letter must state the reason for the borrower’s initial hardship which led to default, as well as identify any ongoing hardship(s).

☒ **Social security, disability, pension, unemployment, child support, etc.**

**Please Note:**

- Deposits must be indicated either in the bank statements as deposits, or through some other form of statement from the institution or entity providing the income.
- In the case of social security, for example, an award letter is given to the recipient stating the amount to be paid and the duration of that payment. The most current award letter must be provided.
- If child support income or any other income stemming from a court decision is to be considered, then a copy of the divorce decree or court decision stating the award must be provided.

**Documents not required to be updated every 90 days**

☒ **Complete copies of the most recent two years' tax returns, with all schedules, and W2 forms;**

**Please note:**

- Tax returns are often filed electronically, so please ensure to sign and date the tax returns prior to submitting them.
- If the borrower has not filed the most recent year's tax return, then proof of filing for an extension must be supplied in its stead.

Please note that any final loan modification is contingent upon clear title. Impediments to clear title typically include but are not limited to judicial judgments, need for subordination agreements from other lien holders, State and Federal Tax liens. Please be advised that the above documentation is being requested without prejudice to or waiver of any and all investor or other restrictions in relation to loan modification and/or other loss mitigation options.

Once the requested information is available, please forward it directly to my legal assistant, Nicole Greene, either via facsimile at 716-204-1702 or by email at [ngreene@grosspolowy.com](mailto:ngreene@grosspolowy.com). If you have any questions, please do not hesitate to contact me.

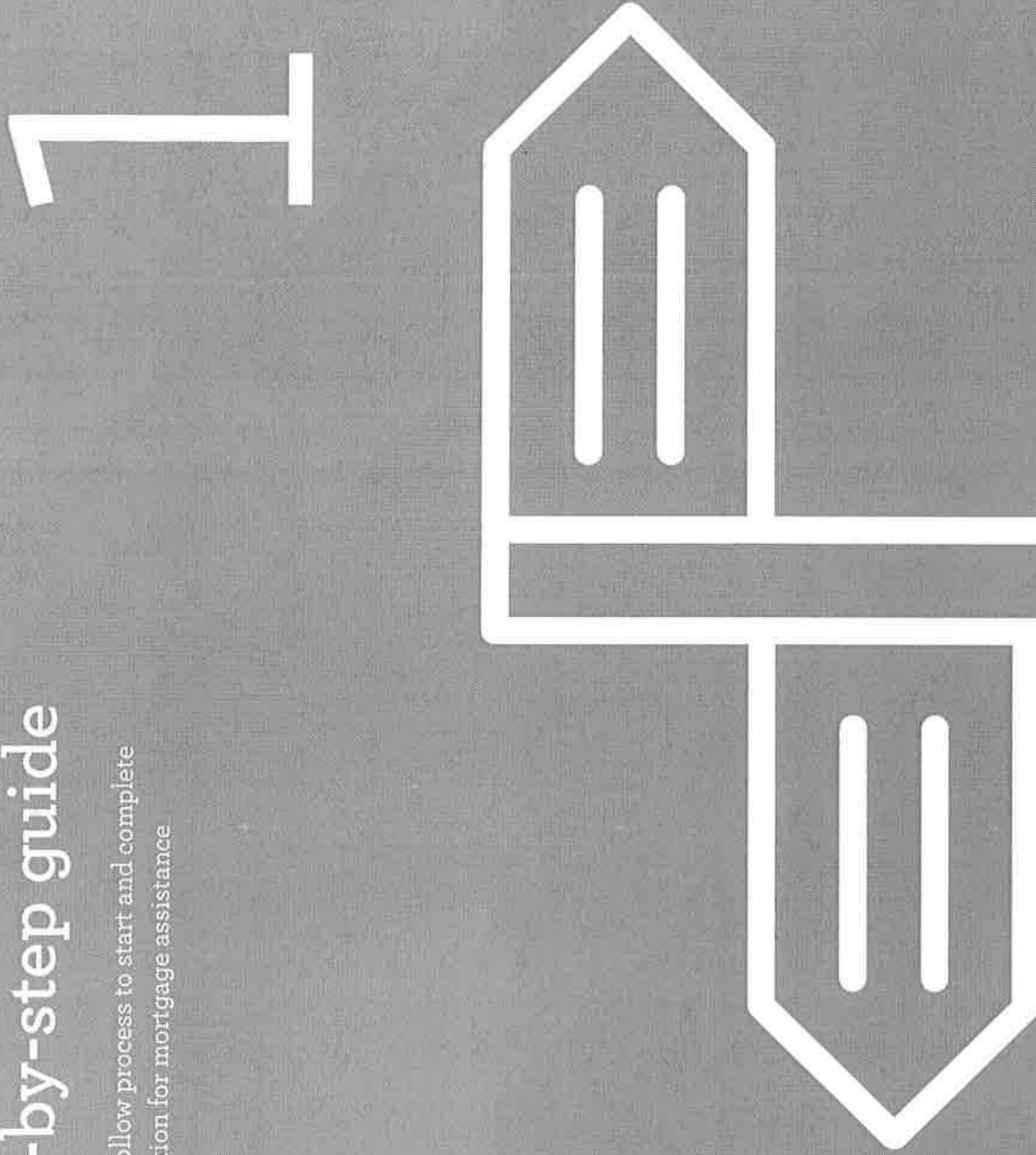
Very truly yours,

By: /S/ Ross Eisenberg, Esq.

RE/mdu

# Step-by-step guide

An easy-to-follow process to start and complete  
your application for mortgage assistance



It's your home.  
We're here to help you keep it.

We're at the beginning of finding the  
right mortgage assistance for you.

One of the mortgage assistance options we provide is loan modification. By modifying your loan, we work to readjust your mortgage payments to help you stay in your home. There are four phases in having your loan modified, and this is the first phase.



#### 1. Apply

Submit your application and required documents to be considered for assistance.



#### 2. Review

After we receive all the information needed, it may take up to 30 days for us to review your application and determine whether modifying your loan is right for you.



#### 3. Trial

If you're eligible for a loan modification, you may be asked to make a number of trial payments. Trial payments typically last three to six months, but could last longer.



#### 4. Finalize

If you complete the trial period with on-time payments and meet all requirements, we can finalize the loan modification agreement and you're all set.

#### IMPORTANT NOTE

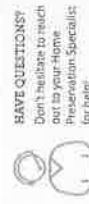
If modifying your loan is not right for you, your Home Preservation Specialist will tell you about other options that may be available.

## We've included some helpful tips for the application process:

- Before you start your application
- As you fill out your application
- When you're ready to submit your application
- After you submit your application

### Before you start your application

- Read the Income Documentation Guide and gather the required documents that will help us verify your sources of income.
- Collect other information related to your income and expenses, which could include tax returns, debit or credit card statements, utility and cable bills.
- Then, find the forms you'll need to complete and submit for this application in the right pocket of this package.



### As you fill out your application

- While some of these tips might feel obvious, we hope they can help you correctly fill out the forms so we can quickly find the right type of assistance for you:
- Fill in all fields in the forms, if a section or field does not apply to you, make sure you indicate it is not applicable by writing "N/A."
- Follow formatting instructions on the forms, e.g. MM/DD/YYYY for dates.
- Don't forget to sign and date documents where requested.

- Mortgage assistance application  
General information about you and your property
- IRS form 4506-T (if applicable)  
A form to help us obtain information from your previous tax returns, if required for your income and you are not submitting your tax return documents directly as part of your application
- Non-borrower financial contribution form (if applicable)  
A statement of income contribution by anyone living at your property address who contributes income but is not on the loan as a borrower

When you're ready to submit your application

**QUICK TIP**  
Don't have access to a photocopy?  
Take a clear picture of each page with your phone.

- Submitting all materials together will help speed up the review process.
- The list of required materials on the Cover sheet helps you confirm all of your forms and supporting documents are included with your application. Please include the cover sheet along with your materials when you submit your application.
- If you plan to submit by mail, it's also helpful to make a copy of all materials for your own records.
- When you're ready, refer to the page on the right for several ways to submit your materials.

After you submit your application

What's next?



You will hear from us within five business days to confirm we have received your application or to follow up on any additional information needed. You can also track the status of your application online.

Web address:

<https://portal.earlyresolution.net/portal/wellsasc>

And don't be a stranger! Please respond promptly if your Home Preservation Specialist reaches out with updates and questions.

**Online**

**By fax**

**By mail**

Web address:  
<https://portal.earlyresolution.net/portal/wellsasc>

Fax number:  
**1-866-359-7363**

Use our enclosed prepaid envelope and send to the address below.

Mailing address:  
**America's Servicing Company  
1000 Blue Gentian Road  
Suite 300  
MAC X9999-01N  
Eagan, MN 55121**

**QUICK TIP**  
Consider submitting your documents online to help speed up the process. The faster we receive your documents, the sooner we can process your application.





### Things you should know about this process

A loan modification may adversely impact your credit score.

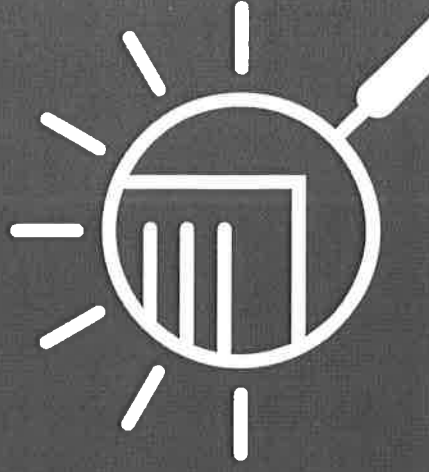
If you choose a loan modification, your credit score could be negatively impacted during the trial period plan, but it may not be impacted as an ongoing series of late payments or foreclosures. During your trial period plan, we are required to continue to report the actual delinquency status of your loan to the credit reporting agencies. We will also report the loan as "paying under a partial or modified payment agreement."

Upon successful completion of the trial period plan and you are approved for a loan modification, the modification process is complete and is reported on your credit report as "paid." If you do not make your scheduled payment, the actual delinquency will be reported to the credit reporting agencies. The degree of impact to your credit score depends on your overall credit circumstances and is different for each individual. If your loan is involved in or has been released from the bankruptcy case, we would follow all state and federal requirements for credit reporting.

A credit score is a calculation used by credit reporting agencies. These agencies use a statistical mathematical formula that evaluates various types of credit information, like credit card usage and debt, as well as payment history for loans, including your mortgage. For more information about your credit score, go to <http://www.ftc.gov/hsj/edi/public/consumer/credit/crd4.htm>.

### Additional details for your reference

Helpful information about your rights, how assistance, and more.



1-800-248-8242

### Additional help that is available to you

There is free help available to you if you are struggling with expenses and trying to avoid foreclosure.

Contact a counselor or financial specialist to help you manage expenses and avoid foreclosure. These financial coaching and counseling services are available to you at no cost.

There are several ways in which attorneys could attempt to engage you in a housing scam. They may:

- Ask you to pay a fee in exchange for housing counseling services that modification of a delinquent loan.
- Say that they can "save" your home if you sign or transfer over the deed to your house. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt.
- Ask you to make your mortgage payments to someone other than your mortgage company.
- Claim to offer "government approved" or "official government" loan modifications.
- Ask you to release personal financial information online or over the phone, but you do not know this person, or have not been working with him or her.

If you suspect a scam, there are several ways to report it:

Call the Homeownership HOPE Hotline to report a housing scam.

1-888-595-HOPE™ (4673)

This number is available to help victims of mortgage fraud.

preventloanscams.org

To file an agency complaint:

hud.gov

Housing counseling with a local HUD-approved nonprofit agency to get the information and assistance you need.

Or call:

1-800-569-4287 (TDD) 1-800-877-8339

Financial Coaching

with the Homeownership Preservation Foundation (HOPF) to get budgeting tips and develop a personalized financial plan.

Toll-free number:

1-855-306-1536

Monday - Friday,  
7:00 a.m. - 8:00 p.m. Eastern Time

### Things you should know about this process

We cannot protect you from foreclosure referral or sale until you take action.

We will continue to work with you to help you avoid a foreclosure sale. However, please understand that if you have not yet been referred to foreclosure, that process could begin at any time. If your mortgage has been referred to foreclosure as part of the foreclosure process, you may receive notices from a third-party attorney delivered by mail, or see steps being taken to proceed with a foreclosure sale of your home. During the trial period, a foreclosure sale may not be held as long as you comply with the terms of the trial period plan and make all your payments on time.

Please note: Depending on when we receive the documentation required for our review, we may not be able to stop a pending foreclosure sale or postpone an initial foreclosure sale date. Also, if you do not send us all the required documentation requested in this package, you may not be eligible for alternative foreclosure prevention options, and foreclosure proceedings will continue.

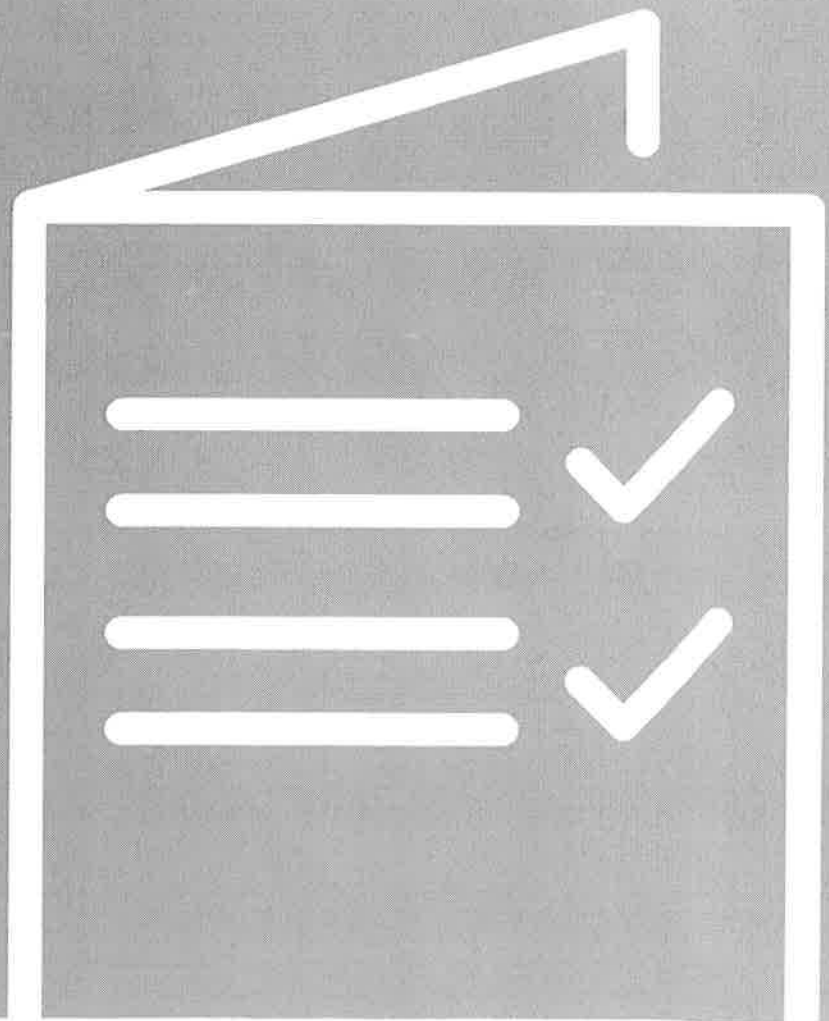
An escrow account can simplify the mortgage payment process. If you do not already have an escrow account, one will be established for you.\*

When you make your post-modification mortgage payments, the funds that go into this escrow account will be used to pay your escrow item. This may include your property taxes and homeowners insurance. You will need to budget or plan to pay these additional costs separately. \*There may be unique circumstances where an escrow may not be required.

# Income documentation guide

A quick review of the documents you  
can provide to help us verify your income

# 2



As a part of your application,  
it is important to provide  
proof of your current income.  
Let's walk through the right  
documents to include.

## Income documentation

By answering the following questions we can help you quickly identify the documentation needed for your application. If you answer yes to more than one question, make sure to read and check all pages identified.

Please remember to provide the required documentation for all the income you want considered for the Mortgage Assistance Application. This includes documents from the borrower, co-borrower, and any other income contributors. If you have a co-borrower who is not participating in your request for assistance, your Home Preservation Specialist can tell you what documents you will need to submit.

When more than one document is listed, please include all of them unless they are substitutable as indicated by the word "or."

Are you employed?

If yes, go to page 4

Are you unemployed?

If yes, go to page 4

Are you self-employed?

If yes, go to page 5

Are you a member of the military?

If yes, go to page 5

Are you retired?

If yes, go to page 6

Are you divorced or separated?

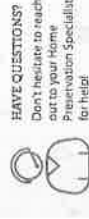
If yes, go to page 6

Do you have a tenant?

If yes, go to page 7

Are you receiving other financial assistance?

If yes, go to page 7



## I'm employed

### QUICK TIP

As you read through, use this document as your worksheet. Check the boxes for the documents that are applicable to help ensure you gather the right materials before submitting your application.

What documents do I need to submit?

- ☐ Your most recent pay stubs indicating year-to-date earnings, covering 30 days, e.g., four if you are paid weekly, one if monthly.
- ☐ Your most recent tax return with all schedules and forms, or the enclosed IRS Form 4506-T. Remember to sign this document.
- ☐ Your most recent W-2 form(s) for all of your jobs. While providing these forms is optional, it can help speed up your review process.
- ☐ What if I'm new at my job?  
You can provide your job offer letter or employment contract. This letter must be on company letterhead, signed and dated within the last 30 days and include your start date, pay schedule (hourly, weekly, monthly, or yearly), and gross income amount.

What if I cannot provide pay stubs?

If you are employed, but cannot provide pay stubs, reach out to your Home Preservation Specialist and we can help.

Making money other ways?

If you have other earned income such as bonuses, commissions, housing allowance, tips, or overtime, you may need to provide independent third-party documentation describing the amount and nature of the income. Your Home Preservation Specialist will let you know if this is required.

## I'm unemployed

What documents do I need to submit?

- ☐ Unemployment benefit award letter from the provider, e.g., your state's unemployment office, showing the frequency and duration of benefit payments.

## I'm self-employed

What documents do I need to submit?

- ☐ Your most recent personal tax returns with all schedules and forms. Remember to sign these documents.
- ☐ Your most recent business tax returns with all scheduled and forms, if applicable. Remember to sign these documents.
- ☐ Your business's quarterly or year-to-date profit and loss statement, showing activity over the last three months.
- ☐ What else could my Home Preservation Specialist ask me to provide?  
Bank statements for your business or personal account for the last two months that support the business activity on the profit and loss statement or tax returns.

## I'm an active member of the military or reserves (including National Guard)

What documents do I need to submit?

- ☐ Your two most recent Leave and Earnings Statements (LES) indicating the prior year's and current year-to-date income.
- ☐ Receipt of payment, e.g., your most recent W-2 forms, or personal bank statements for the last month showing deposit amounts.
- ☐ Current military documentation. Reach out to your Home Preservation Specialist if you have any questions.

### QUICK TIP

Please capture your income based on your current status. For example, if you have recently returned from active to reservist status, you are required to submit documents that reflect your reserve income.

### I'm retired

- What documents do I need to submit if I'm receiving income from retirement, pension plans, social security and/or veteran benefits?
- ☐ The most recent retirement, pension or benefit award letter or statement showing the frequency and duration of the benefit payments, or
- ☐ Receipt of payment, e.g., personal bank statements for the last two months showing deposit amounts.

### I'm divorced or separated

#### IMPORTANT NOTE

You are not required to reveal your alimony, child support, or separate maintenance income if you decide not to have it considered for the application.

What information do I need to submit if I'm receiving and choose to include, alimony, child support, or separate maintenance income?

- The amount of the payments
- The period of time you will be receiving them
- Proof of payment receipt

What documents would provide this information?

- ☐ A legal agreement filed with a court, e.g., a quit claim deed and divorce decree or separation agreement.
- ☐ Receipt of payment, e.g., most recent personal bank statement, debit card receipt or government deposit statement showing the deposit amount. Make sure to include the full bank-generated statement with all pages and not a printout of "recent activity."

### I have a tenant living in the property I am seeking assistance on

- What documents do I need to submit?
- ☐ Your most recent tax returns with all schedules and forms, including Schedule E: Supplement Income and Loss, indicating your rental income. Remember to sign and date this document.
- ☐ The IRS Form 4506-T included in this folder.
- What if my rental income is different or not reported on Schedule E?
- ☐ Show receipt of rent, e.g., one bank statement or a canceled rent check over the last month. Make sure to include the full bank-generated statement with all pages and not a printout of "recent activity."
- ☐ Provide a copy of the fully executed current lease agreement.
- What else could my Home Preservation Specialist ask me to provide?
- Depending on your rental arrangement, your Home Preservation Specialist will let you know if any additional documents are required.

### I'm receiving other financial assistance

- What documents do I need to submit if I'm receiving adoption assistance, social security, disability or death benefits, welfare or food stamps, or public assistance?
- ☐ The most recent benefit award letter or statement showing the frequency and duration of the benefit payments, or
- ☐ Receipt of payment, e.g., personal bank statements for the last two months showing the deposit amounts. Make sure to include the full bank-generated statement with all pages and not a printout of "recent activity."

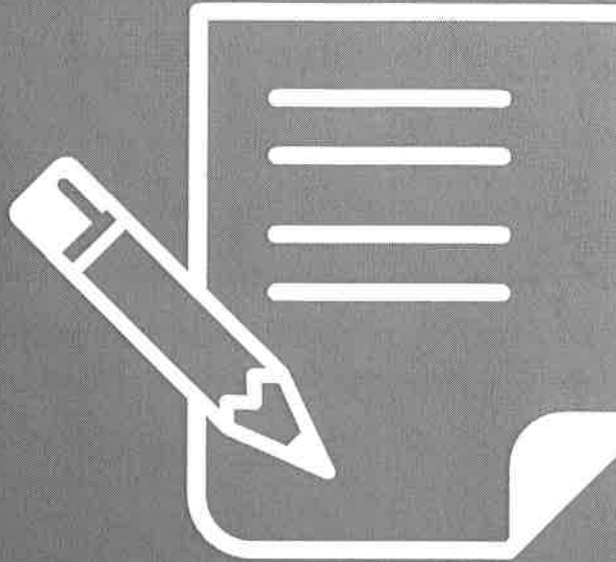


## Forms

This folder contains all the forms you'll need to complete and submit your application to modify your loan.

- Mortgage assistance application
- Helpful hints for completing IRS form 4506-T
- IRS form 4506-T
- Non-borrower financial contribution form
- Cover sheet to include with your application

# 3



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# Mortgage assistance application

## About you

Borrower

First name

Last name

Social Security number

Date of birth  
  /   /

Phone numbers  
 Home  
 (  )  -

Mobile  
 (  )  -

Work  
 (  )  -

Mailing address  
 Street (line 1)

Street (line 2)

City  State  ZIP code

Email address

Co-borrower

First name

Last name

Social Security number

Date of birth  
  /   /

Phone numbers  
 Home  
 (  )  -

Mobile  
 (  )  -

Work  
 (  )  -

Mailing address  
 Street (line 1) ☐ Check box and skip to the next page if the address is the same as borrower's

Street (line 2)

City  State  ZIP code

Email address

## Active duty

Is any borrower an active duty service member?	Has any borrower been deployed away from their home or received a Permanent Change of Station order?	Is any borrower the surviving spouse of a deceased service member who was on active duty at the time of death?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

## About your property

Your property is a: <input type="checkbox"/> Primary residence <input type="checkbox"/> Secondary residence <input type="checkbox"/> Investment/Rental property	Your property is: <input type="checkbox"/> Owner occupied <input type="checkbox"/> Renter occupied <input type="checkbox"/> Vacant	How many people live in your property? <input type="text"/>	What is your intent with your property? <input type="checkbox"/> Keep <input type="checkbox"/> Sell <input type="checkbox"/> Vacate <input type="checkbox"/> Undecided
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What is the address of your property that you are seeking assistance on? ☐ Check box and skip to the next page if the address is the same as borrower's

Street (line 1)	City	State
<input type="text"/>	<input type="text"/>	<input type="text"/>
Street (line 2)	ZIP code	
<input type="text"/>	<input type="text"/>	

Insurance company name	Insurance company phone number
<input type="text"/>	( <input type="text"/> ) <input type="text"/> - <input type="text"/>

Is your insurance policy current?

☐ Yes

☐ No

Is your property tax paid by us through an escrow account?

<input type="checkbox"/> Yes <i>(skip to the next question)</i> <input type="checkbox"/> No	<i>If no:</i> Are the taxes current? <input type="checkbox"/> Yes <input type="checkbox"/> No
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Is your homeowners insurance paid by us through an escrow account?

<input type="checkbox"/> Yes <i>(skip to the next question)</i> <input type="checkbox"/> No	<i>If no:</i> Who pays for it? <input type="checkbox"/> I do <input type="checkbox"/> Paid by condominium or homeowners association
--	---

Do you pay condominium, co-op, or homeowners association fees?

<input type="checkbox"/> Yes <input type="checkbox"/> No <i>(skip to the next question)</i>	<i>If yes:</i> How much do you pay per month? <div style="border: 1px solid black; padding: 2px; display: inline-block;">\$      .</div>	Are your fees current? <input type="checkbox"/> Yes <input type="checkbox"/> No				
Paid to <table border="0" style="width: 100%;"> <tr> <td style="width: 50%;"><small>First name</small></td> <td style="width: 50%;"><small>Last name</small></td> </tr> <tr> <td><div style="border: 1px solid black; height: 20px;"></div></td> <td><div style="border: 1px solid black; height: 20px;"></div></td> </tr> </table>			<small>First name</small>	<small>Last name</small>	<div style="border: 1px solid black; height: 20px;"></div>	<div style="border: 1px solid black; height: 20px;"></div>
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Or company name <div style="border: 1px solid black; height: 20px; width: 100%;"></div>						
Street (line 1) <div style="border: 1px solid black; height: 20px; width: 100%;"></div>						
Street (line 2) <div style="border: 1px solid black; height: 20px; width: 100%;"></div>						
<small>City</small>	<small>State</small>	<small>ZIP code</small>				
<div style="border: 1px solid black; height: 20px;"></div>	<div style="border: 1px solid black; height: 20px;"></div>	<div style="border: 1px solid black; height: 20px;"></div>				

Do you have any additional mortgages on your property?

<input type="checkbox"/> Yes <input type="checkbox"/> No (skip to the next question)	<p><i>If yes:</i> Complete the information for your Servicer(s).</p> <p>Servicer's name  <input style="width: 100%;" type="text"/></p> <p>Loan number  <input style="width: 100%;" type="text"/></p> <p>Phone number          ( <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> ) <input style="width: 20px;" type="text"/> - <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/></p> <p>Balance          \$ <input style="width: 50px;" type="text"/> . <input style="width: 20px;" type="text"/></p> <hr/> <p>Servicer's name (if additional mortgages)  <input style="width: 100%;" type="text"/></p> <p>Loan number  <input style="width: 100%;" type="text"/></p> <p>Phone number          ( <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> ) <input style="width: 20px;" type="text"/> - <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/></p> <p>Balance          \$ <input style="width: 50px;" type="text"/> . <input style="width: 20px;" type="text"/></p>
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**QUICK TIP**  
 Not sure who your Servicer is? Check your monthly mortgage billing statement.

Do you have any additional liens or judgments on your property?

<input type="checkbox"/> Yes <input type="checkbox"/> No (skip to the next question)	<p><i>If yes:</i> Complete the information for your lien holder(s).</p> <p>Lien holder's name  <input style="width: 100%;" type="text"/></p> <p>Phone number          ( <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> ) <input style="width: 20px;" type="text"/> - <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/></p> <p>Balance          \$ <input style="width: 50px;" type="text"/> . <input style="width: 20px;" type="text"/></p> <hr/> <p>Lien holder's name (if additional liens)  <input style="width: 100%;" type="text"/></p> <p>Phone number          ( <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> ) <input style="width: 20px;" type="text"/> - <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/></p> <p>Balance          \$ <input style="width: 50px;" type="text"/> . <input style="width: 20px;" type="text"/></p>
---	---

Is your property currently listed for sale?

<input type="checkbox"/> Yes <input type="checkbox"/> No (skip to the "About your employment" section)	If yes: When was your property listed? MM/DD/YYYY
Are you engaging an agency/agent to sell your property? <input type="checkbox"/> Yes <input type="checkbox"/> No (skip to the "About your employment" section)	If yes: What is the agency/agent name? <input type="text"/> What is the agency/agent's phone number? (     )     -
Have you received an offer on your property? <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes: When was the offer received? MM/DD/YYYY When is the closing date? MM/DD/YYYY How much is the offer? \$     .

## About your employment

Is the borrower employed?

<input type="checkbox"/> Yes	When did the borrower begin their primary job? MM/DD/YYYY When did the borrower begin their secondary job? (if applicable) MM/DD/YYYY
<input type="checkbox"/> No	When did the borrower become unemployed? (if applicable) MM/DD/YYYY

Is the co-borrower employed?

<input type="checkbox"/> Yes	When did the co-borrower begin their primary job? MM/DD/YYYY When did the co-borrower begin their secondary job? (if applicable) MM/DD/YYYY
<input type="checkbox"/> No	When did the co-borrower become unemployed? (if applicable) MM/DD/YYYY

## Financial worksheets

All income you receive must be disclosed. Include the combined income and expenses from the borrower and co-borrower (if any). Individuals at your property address who are not on the loan as co-borrowers are considered non-borrowers, and they can contribute income to the review of your loan modification. They should fill out the Non-borrower Financial Contribution Form.

What is your monthly household income?

<i>Example</i>	\$	2,500.00
Monthly gross wages (before taxes and deductions)	\$	.
Overtime	\$	.
Tips, commissions, and bonus income	\$	.
Other monthly income from retirement plans, pension plans, and veteran benefits	\$	.
Nontaxable Social Security and Social Security Disability Insurance	\$	.
Taxable Social Security benefits	\$	.
Boarder income	\$	.
Rental income	\$	.
Child support, alimony, and separate maintenance	\$	.
Food stamps and welfare	\$	.
Self-employment income	\$	.
Unemployment income	\$	.
Other income, including investment income and royalties	\$	.
<b>Total</b>	\$	.

What are your household assets?

Checking account(s)	\$	.
	\$	.
Savings/money market account(s)	\$	.
	\$	.
Certificates of deposit (CDs)	\$	.
	\$	.
Stocks and bonds	\$	.
	\$	.
Other cash on hand	\$	.
Estimated value of real estate beyond this property	\$	.
Other	\$	.
<b>Total</b>	\$	.

### QUICK TIP

Do not include retirement plans when calculating assets (401(k), pension funds, IRAs, Keogh plans, etc.).

What are your monthly household expenses and debt?

First mortgage payment	\$	.
Property taxes	\$	.
Homeowners insurance	\$	.
Homeowners association fees and condominium and co-op fees	\$	.
Second mortgage payment	\$	.
Additional mortgage payments on other properties	\$	.
Rent	\$	.
Water, sewer, and utilities	\$	.
Internet, cable/satellite, and home/mobile phone	\$	.
Credit cards	\$	.
Personal loans	\$	.
Tuition	\$	.
Installment loans	\$	.
Auto loans	\$	.
Auto leases	\$	.
Car insurance, gas, and maintenance	\$	.
Health insurance ( <i>not withheld from pay</i> ) and medical expenses	\$	.
Life insurance premiums ( <i>not withheld from pay</i> )	\$	.
Child support, alimony, and separate maintenance	\$	.
Child care	\$	.
Home maintenance	\$	.
Groceries	\$	.
Religious contributions and charitable contributions	\$	.
Other	\$	.
<b>Total</b>	\$	.

**QUICK TIP**

The second mortgage payment refers to a second mortgage on the same residence you are seeking assistance on (not another property).

**QUICK TIP**

A fixed term installment loan usually requires a set of scheduled repayments over time, e.g., student loan.

## Hardship affidavit

Answering the following questions will help us better assess your financial hardships and determine what relief options are right for you.

<p>This hardship began:</p> <p><input type="text"/> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p>	<p>We believe that this hardship is:</p> <p><input type="checkbox"/> Short term (less than 6 months) <input type="checkbox"/> Long term or permanent hardship (12+ months)</p> <p><input type="checkbox"/> Medium term (6-12 months)</p>
--	--

We have difficulty making our monthly payment because of:

Check all of the financial difficulties that are relevant to you and describe each in a few sentences.

☐ Reduced household income due to circumstances outside our control

- Reduced pay or hours
- Elimination of overtime

*Explain in a few sentences...*

☐ Behind on overall monthly debt payments

- Credit cards
- Mortgage
- Student loans

☐ Increased expenses

- Utilities or property taxes
- Medical or healthcare costs
- Uninsured losses
- Employment relocation

☐ Insufficient liquid assets to maintain current mortgage payment and cover basic living expenses at the same time

- Cash on hand
- Certificates of deposit (CDs)
- Savings accounts

☐ Unemployment or underemployment



<input type="checkbox"/>	Natural or man-made disaster adversely impacting the property or place of employment
<input type="checkbox"/>	Business failure or decline in business earnings
<input type="checkbox"/>	Divorce or legal separation, or separation unrelated by marriage, civil union, or similar domestic partnership under applicable law
<input type="checkbox"/>	Long-term or permanent disability, or serious illness, affecting us or a dependent family member
<input type="checkbox"/>	Death of either the primary or secondary wage earner in the household
<input type="checkbox"/>	Other

## Assistance to date

Have you or your co-borrower previously received a modification on your primary residence?

<input type="checkbox"/> Yes <input type="checkbox"/> No <i>(skip to the next question)</i>	<p><i>If yes:</i> Was this a Home Affordable Modification Program trial period plan or modification?</p> <input type="checkbox"/> Yes <input type="checkbox"/> No
	<p>How many single-family properties other than your principal residence do you and/or any co-borrower(s) own individually, jointly, or with others?</p> <input type="text"/>
	<p>How many had a modification?</p> <input type="text"/>

Have you filed for bankruptcy?

<input type="checkbox"/> Yes <input type="checkbox"/> No <i>(skip to the next question)</i>	<p><i>If yes:</i> What chapter?</p> <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<p>What is your bankruptcy case number?</p> <input type="text"/>
	<p>Was your mortgage reaffirmed?</p> <input type="checkbox"/> Yes <input type="checkbox"/> No	<p>When did you file?</p> <p>MM/DD/YYYY</p>
		<p>Has your bankruptcy been discharged?</p> <input type="checkbox"/> Yes <input type="checkbox"/> No

### QUICK TIP

Check correspondences with the court for your bankruptcy case number.

Have you contacted a credit-counseling agency for help?

<input type="checkbox"/> Yes <input type="checkbox"/> No	<p><i>If yes:</i> Please provide your counselor's information</p>												
	<table border="0"> <tr> <td style="width: 50%;">Agency name</td> <td style="width: 50%;">Counselor's name</td> </tr> <tr> <td><input type="text"/></td> <td><input type="text"/></td> </tr> <tr> <td>Phone number</td> <td></td> </tr> <tr> <td>( <input type="text"/> ) <input type="text"/></td> <td></td> </tr> <tr> <td>Email address</td> <td></td> </tr> <tr> <td><input type="text"/></td> <td></td> </tr> </table>	Agency name	Counselor's name	<input type="text"/>	<input type="text"/>	Phone number		( <input type="text"/> ) <input type="text"/>		Email address		<input type="text"/>	
Agency name	Counselor's name												
<input type="text"/>	<input type="text"/>												
Phone number													
( <input type="text"/> ) <input type="text"/>													
Email address													
<input type="text"/>													

## Information for government use

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. You are not required to furnish this information, but you are encouraged to do so. The law provides that a lender or Servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or Servicer is required to note the information on the basis of visual observation and surname if you have made this request for assistance in person.

### Borrower

Sex:	Ethnicity:
<input type="checkbox"/> Male	<input type="checkbox"/> Hispanic or Latino
<input type="checkbox"/> Female	<input type="checkbox"/> Not Hispanic or Latino
Race:	
<input type="checkbox"/> American Indian or Alaska Native	
<input type="checkbox"/> Asian	
<input type="checkbox"/> Black or African American	
<input type="checkbox"/> Native Hawaiian or other Pacific Islander	
<input type="checkbox"/> White	

### Co-borrower

Sex:	Ethnicity:
<input type="checkbox"/> Male	<input type="checkbox"/> Hispanic or Latino
<input type="checkbox"/> Female	<input type="checkbox"/> Not Hispanic or Latino
Race:	
<input type="checkbox"/> American Indian or Alaska Native	
<input type="checkbox"/> Asian	
<input type="checkbox"/> Black or African American	
<input type="checkbox"/> Native Hawaiian or other Pacific Islander	
<input type="checkbox"/> White	

### To be completed by interviewer only

Interviewer information		
Name (print or type)		
<input type="text"/>		
ID number		
<input type="text"/>		
Phone number		
( <input type="text"/> ) <input type="text"/> - <input type="text"/>		
Employer name		
<input type="text"/>		
Employer street (line 1)		
<input type="text"/>		
Employer street (line 2)		
<input type="text"/>		
City	State	ZIP code
<input type="text"/>	<input type="text"/>	<input type="text"/>

How was this interview conducted?	
<input type="checkbox"/> Face-to-face interview	<input type="checkbox"/> Phone
<input type="checkbox"/> Mail	<input type="checkbox"/> Internet

Interviewer's signature
<input type="text"/>
Date
<input type="text"/>

## Acknowledgment and agreement, including the Dodd-Frank Certification

I/We understand that I/we will be considered for all mortgage assistance options available to me/us, including federal government programs as appropriate. I/We certify as follows:

1. That all of the information in this affidavit is true and accurate and the events identified are the reason that I/we need to request a modification of the terms of my/our mortgage, short sale, or deed in lieu of foreclosure.
2. I/We understand that the Servicer may pull a current credit report on all borrowers obligated on the Note.
3. I/We understand that if I/we have intentionally defaulted on my/our existing mortgage, engaged in fraud, or misrepresented any fact(s) in connection with this document, the Servicer may cancel any Agreement and may pursue foreclosure on my/our home and/or pursue any available legal remedies.
4. I/We are willing to provide all requested documents and to respond to all Servicer questions in a timely manner.
5. I/We understand that the Servicer will use the information in this document to evaluate my/our eligibility for a loan modification, short sale or deed in lieu of foreclosure, but the Servicer is not obligated to offer me/us assistance based solely on the statements in this document.
6. I/We are willing to commit to credit counseling if it is determined that my/our financial hardship is related to excessive debt.
7. If I/we are eligible for a modification, repayment plan, or forbearance plan, and I/we accept and agree to all terms of such plan, I/we also agree that the terms of this acknowledgment and agreement are incorporated into such plan by reference as if set forth in such plan in full.
8. My/Our first timely payment following my/our Servicer's determination and notification of my/our eligibility or prequalification for a modification, repayment plan, or forbearance plan (when applicable) will serve as acceptance of the terms set forth in the notice sent to me that sets forth the terms and conditions of the modification, repayment plan, or forbearance plan.
9. I/We agree that when the Servicer accepts and posts a payment during the term of any repayment plan, modification, or forbearance plan, it will be without prejudice to, and will not be deemed a waiver of, the acceleration of my/our loan or foreclosure action and related activities and shall not constitute a cure of my/our default under my/our loan unless such payments are sufficient to completely cure my/our entire default under my/our loan.
10. I/We agree that any prior waiver of an escrow account requirement for this loan may be revoked and an escrow account may be established, upon execution of this agreement, and in accordance with investor guidelines.
11. I/We understand that the Servicer will collect and record personal information, including, but not limited to, my/our names, address, telephone number, Social Security numbers, credit score, income, payment history, government monitoring information, and information about account balances and activity. I/We understand and consent to the disclosure of my/our personal information to (a) any investor, insurer, guarantor or Servicer that owns, insures, guarantees, or services my/our first lien or subordinate lien (if applicable) mortgage loan(s); (b) companies and/or individuals that perform support services in conjunction with home preservation mortgage assistance efforts; (c) auditors, including but not limited to independent auditors, regulators, and agencies; (d) any HUD-certified housing counselor; and (e) The U.S. Department of Treasury, Fannie Mae, and Freddie Mac, in conjunction with their responsibilities under the Making Home Affordable program.
12. I/We understand that the Servicer may investigate the accuracy of my/our statements, including contacting my/our employer(s) for verification of employment and/or salary information, may require me/us to provide supporting documentation, and that knowingly submitting false information may violate federal law and may result in foreclosure.

### Borrower signature(s)

The undersigned certifies under penalty of perjury that all statements in this document are true and correct:

Borrower's signature

Date

MM/DD/YYYY

Co-borrower's signature

Date

MM/DD/YYYY

# Acknowledgment and agreement, including the Dodd-Frank Certification

## 1. Dodd-Frank Certification

The following information is requested by the federal government in accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203). You are required to furnish this information. The law provides that no person shall be eligible to begin receiving assistance from the Making Home Affordable Program, authorized under the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5201 et seq.), or any other mortgage assistance program authorized or funded by that Act, if such person, in connection with a mortgage or real estate transaction, has been convicted, within the last 10 years, of any one of the following: (A) felony larceny, theft, fraud, or forgery, (B) money laundering or (C) tax evasion. I/We certify under penalty of perjury that I have not been convicted within the last 10 years of any one of the following in connection with a mortgage or real estate transaction: (a) felony larceny, theft, fraud, or forgery, (b) money laundering or (c) tax evasion.

I/We understand that the Servicer, the U.S. Department of the Treasury, or their respective agents may investigate the accuracy of my/our statements by performing routine background checks, including automated searches of federal, state, and county databases, to confirm that I/we have not been convicted of such crimes. I/We also understand that knowingly submitting false information may violate federal law. This certification is effective on the date I/we signed this form.

## 2. Rental Property Certification

I/We are requesting a mortgage modification under MHA with respect to the rental property as previously described, and I/we hereby certify under penalty of perjury that each of the following statements is true and correct with respect to that property:

A. I/We intend to rent the property to a tenant or tenants for at least five years following the effective date of my/our mortgage modification. I/We understand that the servicer, the U.S. Department of the Treasury, or their respective agents may ask me/us to provide evidence of my/our intention to rent the property during such time. I/We further understand that such evidence must show that I/we used reasonable efforts to rent the property to a tenant or tenants on a year-round basis, if the property is or becomes vacant during such five-year period.

B. Note: The term "reasonable efforts" includes, without limitation, advertising the property for rent in local newspapers, websites, or other commonly used forms of written or electronic media, and/or engaging a real estate or other professional to assist in renting the property, in either case, at or below market rent.

C. The property is not my/our secondary residence and I/we do not intend to use the property as a secondary residence for at least five years following the effective date of my/our mortgage modification. I/We understand that if I/we do use the property as a secondary residence during such five-year period, my/our use of the property may be considered to be inconsistent with the certifications I/we have made herein.

Note: The term "secondary residence" includes, without limitation, a second home, vacation home, or other type of residence that I/we personally use or occupy on a part-time, seasonal, or other basis. I/We do not own more than five (5) single-family homes (i.e., one-to-four unit properties) (exclusive of my principal residence).

Notwithstanding the foregoing certifications, I/we may at any time sell the property, occupy it as my/our principal residence, or permit my/our legal dependent, parent, or grandparent to occupy it as their principal residence with no rent charged or collected, none of which will be considered to be inconsistent with the certifications made herein.

## Borrower signature(s)

The undersigned certifies under penalty of perjury that all statements in this document are true and correct:

Borrower's signature

Date

MM/DD/YYYY

Co-borrower's signature

Date

MM/DD/YYYY

# Helpful hints for completing IRS form 4506-T

We require a signed, dated, and completed copy of IRS Form 4506-T (Request for Transcript of Tax Return) for each borrower. Borrowers who filed their tax returns jointly may send in one IRS Form 4506-T signed, dated, and completed by both of the joint filers.

Below are instructions for completing this form:

- |                          |   |
|--------------------------|---|
| <b>Line 1a</b>           | The borrower's name must be printed clearly, exactly as it appears on the last tax return.  |
| <b>Line 1b</b>           | The borrower's social security number should be printed clearly with all nine digits displayed. (Format: 123-45-6789.)  |
| <b>Line 2a</b>           | If a joint return was filed, print the spouse's name clearly, exactly as it appears on the last tax return.   |
| <b>Line 2b</b>           | If a joint return was filed, the spouse's Social Security number should be printed clearly with all nine digits displayed. (Format: 123-45-6789.)   |
| <b>Line 3</b>            | This is the current borrower's address, including street address, city, state and ZIP code. If applicable, include apartment, room, or suite number.  |
| <b>Line 4</b>            | If the address on the last tax return is different from the current address, insert the address used on the last tax return here.   |
| <b>Line 5</b>            | This has been pre-filled. No action is required.  |
| <b>Line 6</b>            | The borrower must enter their tax form number.  |
| <b>Line 6a</b>           | This has been prefilled. No action is required.   |
| <b>Lines 6b &amp; c</b>  | These sections are not applicable and require no action.  |
| <b>Lines 7 &amp; 8</b>   | These sections are not applicable and require no action.  |
| <b>Line 9</b>            | Enter the year of your most recently filed tax returns.   |
| <b>Signatory attests</b> | Please check this box to confirm that you have the authority to sign the form 4506-T. This is an IRS requirement.   |
| <b>Signature</b>         | The primary taxpayer should sign on the signature line. If the primary taxpayer is not signing, a spouse should sign in the spouse's signature line. It is only necessary for one of the filers of a joint return to sign this form. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer will need to sign the form. |
| <b>Date</b>              | A date is required with each signature.   |



# Non-borrower financial contribution form

This form is to be completed by individuals at your property address who are not on the loan as borrowers, but who have agreed to include their income in the review of your Mortgage Assistance Application.

Name of non-borrower			
First	Middle	Last	Suffix
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of birth		Social Security number	
MM/DD/YYYY		<input type="text"/>	

Has your income previously been used in an evaluation for a Home Affordable Modification Program trial period plan?

☐ Yes  
☐ No

Have you had a modification through the Home Affordable Modification Program on any other property that you own?

☐ Yes  
☐ No

If yes: How many?

When did you begin your primary job?

MM/DD/YYYY

What amount of your monthly income will be contributed to household expenses and mortgage payments?

\$

By signing below, I agree to the following:

- I reside at the borrower's principal residence and request my income be included in the review for a modification on the loan secured by this property.
- I will contribute the income stated above to household expenses and mortgage payments each month and will continue to do so for the foreseeable future.
- I understand that the information and documents submitted are subject to examination and verification. Any potential misrepresentation will be referred to the appropriate law enforcement authority for investigation and prosecution.
- America's Servicing Company may access my credit report to support this application.

Non-borrower's signature	Date
<input type="text"/>	MM/DD/YYYY



## Cover sheet to include with your application

Borrower's name	Loan number
<input type="text"/>	<input type="text"/>

Do you have everything you need?

Here's a summary of the materials you should submit.

- Mortgage assistance application
- IRS form 4506-T (if applicable)
- Non-borrower financial contribution form (if applicable)
- Income documentation
- Any additional documents requested by your Home Preservation Specialist

### QUICK TIP

Reference the Income Documentation Guide to see what income documentation you need based on your situation.

When you're ready, there are several ways to submit your materials.

**Please include this cover sheet along with your materials** when you submit your application. You will hear from us within five business days to confirm we have received your application or to follow up on any additional information needed. You can also track the status of your application online.

#### Online submission and tracking



Web address:

<https://portal.earlyresolution.net/portal/wellsasc>

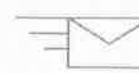
#### By fax



Fax number:

1-866-359-7363

#### By mail



Mailing address:

America's Servicing Company  
1000 Blue Gentian Road  
Suite 300  
MAC X9999-01N  
Eagan, MN 55121